

BOOK 151 PAGE 68

FILED FOR RECORD
SKAMANIA CO., WASH.
BY SKAMANIA CO. TITLES

JUL 12 3 10 PM '95

P. Johnson
AUDITOR
GARY M. OLSON

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DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on JULY 7, 1995. The grantor is SEKILAH C. DYLIN, A SINGLE PERSON.

P.O. BOX 3628, SEATTLE, WA 98124 ("Borrower"). The trustee is RADILLER CREDIT COMPANY, SEATTLE FIRST NATIONAL BANK ("Trustee"). The beneficiary is which is organized and existing

under the laws of WASHINGTON, and whose address is P.O. BOX 3628, SEATTLE, WA 98124 ("Lender").

Borrower owes Lender the principal sum of SIXTY FIVE THOUSAND DOLLARS AND NO/CENTS Dollars (U.S. \$ 65,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on JULY 12, 2020.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in KLICKTAWA, County, Washington:

SEE ATTACHED LEGAL DESCRIPTION.

IT IS COVENANTED AND AGREED THAT SAID REAL PROPERTY INCLUDES AS AN IMPROVEMENT THERETO AND THEREON THAT CERTAIN 1995 FLEETWOOD WAVERLY CREST MOBILE HOME, 28x66, SERIAL NUMBER WNF1531A13468-KC13, AS A PART THEREOF; IT SHALL NOT BE SEVERED NOR REMOVED THEREFROM.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly household payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, to the later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sum secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, rates and impositions attributable to the Property which may attain priority over this Security Instrument, and household payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured from loss by fire, hail and other risks in the term "extended coverage" and any other hazards for which Lender requires insurance. The insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be assignable to Lender and shall include a standard mortgage clause, including the right to hold the premium and amounts. If Lender requires, Borrower shall promptly give to Lender copies of the insurance policies and amounts of premiums. On the event of loss, Borrower shall give prompt notice to the insurance company and shall use the power of attorney if so authorized by Borrower.

On the occurrence of any loss, the insurance company shall be applied to determine the amount of the insurance claim. If the determination of amount is impossible, unlikely, feasible and Lender's security is not honored, if the amount of claim is not economically feasible for Lender to collect, it would be honored, the insurance company shall be applied to determine the amount covered by this Security Instrument, however, on and after the date of any amount paid to the insurance company for the Property, or does not exceed more than 30 days in advance from Lender that the insurance company has honored the claim, then Lender may deduct the amount provided. Lender may sue the insurance company or pay same secured by this Security Instrument, whether or not after the date of the loss, if the amount paid to the insurance company is less than the amount of the loss.

6. Loss of Title. Borrower and Lender shall have the right to demand, any time, a certificate of title to the Property, and the title to the Property shall be delivered to Lender, free of all liens, encumbrances, and other interests, except those created by this instrument, and the title to the Property shall be held by Lender in trust for Borrower.

7. Right of Entry. Lender shall have the right to enter upon the Property at any time during normal business hours, for the purpose of inspecting the Property, making collections, or for any other purpose.

8. Right of Sale. Lender shall have the right to sell the Property at any time, in whole or in part, for the amount of the unpaid principal balance of the Note, plus interest accrued thereon, plus all other amounts due under this instrument.

9. Right of Substitution. Lender shall have the right to substitute the Property with another property of equal value, and the right to require Borrower to pay the difference between the value of the substituted property and the value of the original property.

10. Right of Setoff. Lender shall have the right to set off any amount due under this instrument against any amount due under any other instrument or account between Lender and Borrower.

11. Right of Foreclosure. Lender shall have the right to foreclose on the Property at any time, in whole or in part, by filing a complaint in the appropriate court, and Lender shall have the right to collect all amounts due under this instrument.

12. Right of Reinstatement. Lender shall have the right to reinstate the Property at any time, in whole or in part, by filing a complaint in the appropriate court, and Lender shall have the right to collect all amounts due under this instrument.



16. If Lender requires mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay all premiums required to maintain the insurance in effect until such time as the requirement for the insurance is removed in accordance with Borrower's and Lender's written agreement or applicable law.

Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give written notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower; In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

if the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-owning this Security Instrument only to mortgage, grant and convey the same secured by this Security Instrument; (b) is not personally obligated to pay, modify, forebear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent;

12. Loan Charge. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be submitted to Borrower. Lender may choose to make this reduction by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment clause under the Note.

12. Limitation Affecting Lender's Rights. If enforcement or expiration of applicable law has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may either (a) cancel payment in full of all sums accrued by this Security Instrument and may invoke any provision of the Note or this Security Instrument to the extent that Lender exercises this option; Lender shall take the steps specified in the second paragraph of

14. The notice of action to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless otherwise directed in the case of another method. The notice shall be directed to the property. Address of property given to Borrower shall be used for notice to Borrower. Any notice to Lender shall be given by first class mail or other reliable method of service or may be given to Lender designated by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given or provided.

Dr. G. C. Sibley. The Director General shall be assisted by General Law and the Vice-Admiral, Commander-in-Chief, in the exercise of his functions, and in the choice of officers, members or other persons to be employed by him, such assistance shall be given without consideration of the Services represented on the Naval Staff.

For more information about the study, contact Dr. Michael J. Sparer at (212) 305-2257 or via e-mail at msparer@med.cornell.edu.

27. The Tenant shall give 30 days written notice to the Landlord to quit the Property. If all or any part of the Property is sold (by the Landlord or a Person(s) connected with the Landlord) the Tenant may, at his option, require payment in full of all sums outstanding by the date of sale, and if he does so, the Landlord is entitled to possession.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property at public auction at a date not less than 120 days in the future. The notice shall further inform Borrower of the right to reinstate after acceleration, the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale, and any other matters required to be included in the notice by applicable law. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give written notice to Trustee of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee and Lender shall take such action regarding notice of sale and shall give such notices to Borrower and to other persons as applicable law may require. After the time required by applicable law and after publication of the notice of sale, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of the Property for a period or periods permitted by applicable law by public announcement at the time and place fixed in the notice of sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorney's fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the persons or persons lawfully entitled to it or to the clerk of the superior court of the county in which the sale took place.

28. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

21. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons lawfully entitled to it. Such person or persons shall pay any recordation costs.

22. Successor Trustee. In accordance with applicable law, Lender may from time to time appoint a successor trustee to any Trustee appointed hereunder who has ceased to act. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.

24. Use of Property. The Property is not used principally for agricultural or farming purposes.

25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Checkmark]

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By Signing Below, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any note(s) executed by Borrower and issued by Lender.

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ANSWER The answer is 1000. The first two digits of the number are 10, so the answer is 1000.

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ANSWER

1

The State of Washington and the City of Everett jointly presented

1000-10000 m.s⁻¹

For example, on the basis of numerous experiments it has been inferred that the increased vision and hearing



Mr. James DEAN J. BAKER

EXHIBIT "A"

The South 104 feet of the West 208 feet of the following described Tract, to-wit:

The portion of the South Half of the Southeast Quarter of the Southwest Quarter of Section 11, Township 3 North, Range 9 East of the Willamette Meridian, in the County of Skamania, State of Washington described as follows:

Beginning at the Southwest Corner of the Southeast Quarter of the Southwest Quarter of the said Section 11; thence North 290 feet to the initial point of the tract hereby described; thence Easterly parallel to the South line of the said Section 11 a distance of 650 feet; thence North 370 feet, more or less, to the North line of the South Half of the Southeast Quarter of the Southwest Quarter of the said Section 11; thence West along the North line 650 feet to the Northwest Corner of the South Half of the Southeast Quarter of the Southwest Quarter of the said Section 11; thence South 370 feet, more or less, to the initial point.



UNNOTARIED